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·					es Ba	nkruptcy	Co	ourt		_		<b>T</b> 7		4 P 444
			Nor	thern	Dist	rict of Illi	noi	S				Vo	lun	tary Petition
	Debtor (if i		ter Last, First,	Middle	e):			Name of Jo	oint Debto	or (Spou	ise) (Last, First,	Middle):	:	
(include		aiden, and tra	otor in the last de names):	8 years							e Joint Debtor i nd trade names)		8 yea	ars
	-	oc. Sec. or Inche, state all):		ayer I.D	. (ITIN)	No./Complete		Last four d EIN (if mo				axpayer I	I.D. (1	TTIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Apartment 1W 1705 West 21st Street			tate & Z	Zip Code):			Street Address of Joint Debtor (No. & Street, City, State &				& Zip Code):			
Chicag		ar cor		Z	ZIPCOD	E 60608-287	7						ZIP	CODE
County of Cook	of Residence	or of the Pri	ncipal Place o	f Busine	ess:			County of	Residence	e or of t	he Principal Pla	ce of Bus	siness	:
Mailing	Address of 1	Debtor (if dif	ferent from str	reet add	ress)			Mailing Ac	ldress of	Joint De	ebtor (if differer	nt from st	reet a	address):
				Z	ZIPCOD	E						[	ZIP	CODE
Location	of Principa	l Assets of Bu	usiness Debtor	r (if diff	erent fro	om street address	s abo	ove):						
													ZIP	CODE
		ype of Debto n of Organiza				Nature of (Check					_		-	de Under Which eck one box.)
See Ex Corpo	dual (includ xhibit D on poration (includership) (If debtor is		ors) s form.		Sin U.S. Rai Sto Cor Cle Oth	Tax-Exe (Check box, btor is a tax-exer le 26 of the Unite	mpt if apmpt ced St	Entity pplicable.) organization tates Code (tl	under	Cr C	ebts are primaril ots, defined in 1 01(8) as "incuri lividual primaril rsonal, family, o	Re Ma Che No Nature of (Check of y consum 1 U.S.C. red by an y for a	ecogniain Propagation Propagat	
		Filing	Fee (Check o	ne box)	Ши	ernal Revenue Co	ode).	•		ПО	Chapter 11 I	Debtors		
Filing attach is una 3A.	signed appl ble to pay for	ached aid in installn lication for the ee except in in	nents (Applica e court's cons nstallments. R pplicable to cl	able to in ideration ule 1000 hapter 7	n certify 5(b). Se individ	uls only). Must ring that the debt e Official Form uals only). Must Official Form 3B		Debtor i Check if: Debtor's affiliates Check all a	s a small s not a sn s aggregat s are less	te nonce than \$2e boxes	s debtor as definess debtor as ontingent liquida,190,000.	ned in 11 defined in	11 U	C. § 101(51D). J.S.C. § 101(51D). d to non-insiders or
								☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classe creditors, in accordance with 11 U.S.C. § 1126(b).				one or more classes of		
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							THIS SPACE IS FOR COURT USE ONLY							
Estimated 1-49	d Number of	f Creditors  100-199	200-999	1,000- 5,000		5,001- 10,000	10,0 25,0	001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	)	
	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000 \$10 m		\$10,000,001 to \$50 million		0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More the		
Estimated	d Liabilities													

| String | Company | Compa

Location Where Filed:	Case Number:	Date Filed:				
Location Where Filed: <b>N/A</b>	Case Number:	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Partner of	· Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: None	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debt and is that I have informed the petitioner named in the foregoin that I have informed the petitioner that [he or she] much apter 7, 11, 12, or 13 of title 11, United States explained the relief available under each such chapte that I delivered to the debtor the notice required by Bankruptcy Code.   X /s/Timothy K. Liou  Signature of Attorney for Debtor(s)  Exhibit C	d if debtor is an individual primarily consumer debts.) r named in the foregoing petition, declare oner that [he or she] may proceed under itle 11, United States Code, and have under each such chapter. I further certify the notice required by § 342(b) of the				
or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exh  (To be completed by every individual debtor. If a joint petition is filed, or	aibit <b>D</b> each spouse must complete and att					
Exhibit D also completed and signed by the joint debtor is attact	ptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)  Case Number:  Relationship:  Judge:  Exhibit A  stor is required to file periodic reports (e.g., forms Securities and Exchange Commission pursuant to if the Securities Exchange Act of 1934 and is chapter 11.)  ed and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I thave informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.  X /s/Timothy K. Liou 2/18/09  Signature of Attorney for Debtor(s) Date  Exhibit C  r have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health is attached and made a part of this petition.  Exhibit D  very individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  pleted and signed by the debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue  (Check any applicable box.)  In domiciled or has had a residence, principal place of business, or principal assets in this District.  tor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, tor in a foreign proceeding and has its principal place of business or principal assets in the United States but is a defendant in an action or proceeding [in a federal or state court] or the interests of the parties will be served in regard to the relief sought in this District.  Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxs.)					
<ul> <li>(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 18</li> <li>□ There is a bankruptcy case concerning debtor's affiliate, general</li> <li>□ Debtor is a debtor in a foreign proceeding and has its principal prin</li></ul>	(Check any applicable box.) and a residence, principal place of business, or principal assets in this District for 180 days immediately or for a longer part of such 180 days than in any other District.  ning debtor's affiliate, general partner, or partnership pending in this District.  ceeding and has its principal place of business or principal assets in the United States in this District,					
in this District, or the interests of the parties will be served in re	gard to the relief sought in this Di	strict.				
(Check all ap						
(Name of landlord or less	sor that obtained judgment)					

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Doc 1 Filed 02/18/09

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Entered 02/18/09 02:10:09 Desc Main

Page 2

Page 2 of 31

Name of Debtor(s):

Perez, Maria M.

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Case 09-05100 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

chapter 7.

B1 (Official Form 1) (1/08)

**Voluntary Petition** 

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Maria M. Perez Maria M. Perez Signature of Debtor

[If no attorney represents me and no bankruptcy petition preparer signs

the petition] I have obtained and read the notice required by 11 U.S.C. §

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Case 09-05100

Doc 1

February 18, 2009

X

#### Signature of Attorney\*

X /s/ Timothy K. Liou Signature of Attorney for Debtor(s)

> Timothy K. Liou 06229724 Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614

#### February 18, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Page 3 of 31 Name of Debtor(s):

Perez, Maria M.

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative

Filed 02/18/09

Document

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Page 3

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# Case 09-05100 Doc 1 Filed 02/18/09 Entered 02/18/09 02:10:09 Desc Main Document Page 4 of 31 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Perez, Maria M.		Chapter 7
	Debtor(s)	• -
	VERIFICATION OF CREDIT	TOR MATRIX
		Number of Creditors16
The above-named Debtor(s) he	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: <b>February 18, 2009</b>	/s/ Maria M. Perez	
	Debtor	
	Joint Debtor	

Case 09-05100 Doc 1 Filed 02/18/09 Entered 02/18/09 02:10:09 Desc Main

Perez, Maria M. Apartment 1W 1705 West 21st Street Chicago, IL 60608-2877 Document Page 5 of 31 Freedman, Anselmo, Lindberg, & Rappe Box 3228 Naperville, IL 60566-7228

Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614 Hsbc Nv Po Box 19360 Portland, OR 97280

A T & T Box 8212 Aurora, IL 60572 Tnb - Target Po Box 673 Minneapolis, MN 55440

Applied Card Bank Box 17120 Wilmington, DE 19886 Wash Mutual/providian Box 9180 Pleasanton, CA 94588

Bank Of America Box 25118 Tampa, FL 33622-5118 Washington Mutual Bank Second Floor 400 East Main Street Stockton, CA 95202

Carson Pirie Scott Box 17633 Baltimore, MD 21297-1633 Wfnnb/ann Taylor Po Box 182273 Columbus, OH 43218

Chrysler Credit 5225 Crooks Rd Ste 140 Troy, MI 48098 Wfnnb/eddie Bauer 995 W 122nd Ave Westminster, CO 80234

Citi-shell Credit Bureau Disp Po Box 6003 Hagerstown, MD 21747 Wfnnb/lane Bryant 4590 E Broad St Columbus, OH 43213

Cross Country Bank 800 Delaware Ave Wilmington, DE 19801

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 Case 09-05100 Doc 1

Filed 02/18/09

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B1D (Official Form 1, Exhibit D) (12/08)

Document F

Document Page 6 of 31
United States Bankruptcy Court
Northern District of Illinois

IN RE:		Case No
Perez, Maria M.		Chapter 7
	Debtor(s)	1

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[1] 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five

days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]	y a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal of realizing and making rational decisions with respect to financial responsibilities.);	ble
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);	to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.	(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Maria M. Perez

requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Date: **February 18, 2009** 

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

petition preparer is not an individual, state

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

X		the Social Security number principal, responsible perso the bankruptcy petition pre (Required by 11 U.S.C. § 1	on, or partner of parer.)
Signature of Bankruptcy Petition Preparer of officer, partner whose Social Security number is provided ab			
I (We), the debtor(s), affirm that I (we) have received	Certificate of the Debtor d and read this notice.		
Perez, Maria M. Printed Name(s) of Debtor(s)	X /s/ Maria M. Pero Signature of Deb		<b>2/18/2009</b> Date
Case No. (if known)	X Signature of Join	t Debtor (if any)	Date

#### Case 09-05100 Doc 1

Filed 02/18/09

Filed 02/18/09 Entered 02/18/09 02:10:09 Desc Main Document Page 9 of 31 United States Bankruptcy Court Northern District of Illinois

IN	RE:		Case No.
Pe	rez, Maria M.		Chapter 7
	Debtor(s)		<u>.</u>
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows	agreed to be paid to me, for services rendered or to	
	For legal services, I have agreed to accept		\$\$,895.00
	Prior to the filing of this statement I have received		\$\$,895.00
	Balance Due		\$\$
2.	The source of the compensation paid to me was: 🗹 De	btor Other (specify):	
3.	The source of compensation to be paid to me is:	btor Other (specify):	
4.	I have not agreed to share the above-disclosed compo	ensation with any other person unless they are member	ers and associates of my law firm.
	I have agreed to share the above-disclosed compensatiogether with a list of the names of the people sharin		or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rene	der legal service for all aspects of the bankruptcy case	, including:
	b. Preparation and filing of any petition, schedules, stat	ors and confirmation hearing, and any adjourned hear sand other contested bankruptey matters;	• •
6.	By agreement with the debtor(s), the above disclosed fee Representation pursuant to Sec. 523 shall		
		GEDTIFICATION	
	certify that the foregoing is a complete statement of any ag proceeding.	CERTIFICATION reement or arrangement for payment to me for represo	entation of the debtor(s) in this bankruptcy
-	February 18, 2009  Date	/s/ Timothy K. Liou Timothy K. Liou 06229724 Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614	

 $_{B6 \text{ Summary}}$  (Case 09-05100, Doc 1

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Document Page 10 of 31 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Perez, Maria M.		Chapter 7
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 20,273.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,678.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,678.00
	TOTAL	14	\$ 700.00	\$ 20,273.40	

Form 6 - Statistical Summary (12/07) Doc 1 Filed 02/18/09 Entered 02/18/09 02:10:09 Desc Main

#### Document Page 11 of 31

nited States	Ban	krup	tcy (	Cour
Northern D	lictri	ct of	Illir	ากร

IN RE:	Case No.
Perez, Maria M.	Chapter 7
Debtor(s)	
CEARICELCAL CUMMANY OF CERTAIN LAND HERE AND REL	TED DATE (20 H C C 8 150)

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,678.05
Average Expenses (from Schedule J, Line 18)	\$ 1,678.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 1,745.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 20,273.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,273.40

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		Document	Page 12 of 31	

Debtor(s)

IN RE Perez, Maria M. Case No. \_\_\_\_\_

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

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**TOTAL** 

(If known)

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Filed 02/18/09 Document Entered 02/18/09 02:10:09 Page 13 of 31 Desc Main

IN RE Perez, Maria M.

Debtor(s)

Doc 1

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Document

Page 14 of 31

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(If known)

IN RE Perez, Maria M.

\_ Case No. \_ Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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IN RE Perez, Maria M. Case No. \_\_\_\_\_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

not aiready listed. Itemize.				
Farm supplies, chemicals, and feed.  Other personal property of any kind not already listed. Itemize.	X X			
Farming equipment and implements.	X		ш.	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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(If known)

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IN RE Perez, Maria M. Document Page 16 of 31

Debtor(s) Case No. \_\_\_\_\_\_ (If known)

Desc Main

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CHEDULE B - PERSONAL PROPERTY			
iscellaneous depreciated household pods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
ecessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00

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IN RE Perez, Maria M.

Case No.

Debtor(s)

(If known)

Desc Main

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
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			Value \$					
ACCOUNT NO.								
			Value \$		1			
ACCOUNT NO.								
						i		
			Value \$					
ACCOUNT NO.				T				
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ocntinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Tota page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 02/18/09 Document Entered 02/18/09 02:10:09 Page 18 of 31

Case No.

Desc Main

IN RE Perez, Maria M.

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Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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IN RE Perez, Maria M.				ase No.	

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>312 243-0479 093 2</b>			Utility service			П	
A T & T Box 8212 Aurora, IL 60572							820.03
ACCOUNT NO. <b>4227-0930-1957-8503</b>			Charge			П	
Applied Card Bank Box 17120 Wilmington, DE 19886							933.93
ACCOUNT NO. <b>002915481592</b>			NSF fees		_	H	333.53
Bank Of America Box 25118 Гатра, FL 33622-5118							276.98
ACCOUNT NO. <b>12-4887-498-1</b>			Charge		_	H	
Carson Pirie Scott Box 17633 Baltimore, MD 21297-1633							
						Ц	179.33
2 continuation sheets attached			S (Total of th	Subt is pa			\$ 2,210.27
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			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	atist	tica	al	\$
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Document

Page 20 of 31

IN RE Perez, Maria M.

Debtor(s)

\_ Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1002901660		Н	judgment 08 M1 132076	t			
Chrysler Credit 5225 Crooks Rd Ste 140 Troy, MI 48098							44 050 40
ACCOUNT NO.	-		Assignee or other notification for:	╁			11,653.13
Freedman, Anselmo, Lindberg, & Rappe Box 3228 Naperville, IL 60566-7228			Chrysler Credit				
ACCOUNT NO. 91287		Н	Charge account opened 11/00	+			
Citi-shell Credit Bureau Disp Po Box 6003 Hagerstown, MD 21747							321.00
ACCOUNT NO. <b>422709301957</b>		Н	Charge account opened 8/06				321.00
Cross Country Bank 800 Delaware Ave Wilmington, DE 19801							
ACCOUNT NO. <b>5178-0076-3048-5787</b>	-	Н	Charge account opened 12/06	-			933.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104			Charge account opened 12/00				
ACCOUNT NO. 5177-6073-1724-3937		Н	Charge account opened 5/05	+			323.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		•••	Sharing account opened of the				236.00
ACCOUNT NO. <b>5440-4550-3941-4571</b>	H	Н	Charge account opened 4/06				230.00
Hsbc Nv Po Box 19360 Portland, OR 97280							
						Ļ	293.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 13,759.13
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

IN RE Perez, Maria M.

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Document Page 21 of 31

Case No.

Debtor(s)

(If known)

Desc Main

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>351461949</b>		Н	Charge account opened 12/05	$\top$		H	
Tnb - Target Po Box 673 Minneapolis, MN 55440							490.00
ACCOUNT NO. <b>3677797774</b>		Н	Charge account opened 4/06	+		H	
Wash Mutual/providian Box 9180 Pleasanton, CA 94588		••	onarge account opened 400				1,658.00
ACCOUNT NO. XXX-XX-5510			NSF fees	+		H	1,030.00
Washington Mutual Bank Second Floor 400 East Main Street Stockton, CA 95202			Not lees				300.00
ACCOUNT NO. <b>5856373028613359</b>		Н	Charge account opened 5/06	T			
Wfnnb/ann Taylor Po Box 182273 Columbus, OH 43218							475.00
ACCOUNT NO. 5856373376375536		Н	Charge account opened 3/06	+		H	475.00
Wfnnb/eddie Bauer 995 W 122nd Ave Westminster, CO 80234	_		onarge account opened 5/00				766.00
ACCOUNT NO. <b>22100407946968039</b>		Н	Charge account opened 12/05	+		H	700.00
Wfnnb/lane Bryant 4590 E Broad St Columbus, OH 43213		•	onargo account opened 12700				
				$\perp$			615.00
ACCOUNT NO.							
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			\$ 4,304.00
Secured of Creators Holding Chaecined Holiphority Claims			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	rt als Statis	Fota o o stica	al n	\$ 20,273.40

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IN RE Perez, Maria M.		Document	raye 22 UI 31	Case No.		
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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

вы (Official Case 09705100	Doc 1	Filed 02/18/09	Entered 02/18/09 02:10:09	Desc Main	
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IN RE Perez. Maria M.			Case No.		

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor(s)

IN RE Perez, Maria M.

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Divorced		RELATIONSHIP(S): Son Daughter				AGE(S): 12 3	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Manager Sue's Hallma 7 years 125 South Cla Chicago, IL 6	ark					
<ol> <li>Current monthly</li> <li>Estimated month</li> </ol>	gross wages, sa	projected monthly income at time case filed) lary, and commissions (prorate if not paid mon	ithly)	\$ \$	DEBTOR <b>1,690.00</b>	\$	SPOUSE
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROLI</li><li>a. Payroll taxes at</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify)</li></ul>	nd Social Securi			\$ \$ \$ \$	261.95		
5. SUBTOTAL OI	F PAYROLL D	DEDUCTIONS		\$	261.95	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,428.05	\$	
<ul><li>8. Income from real</li><li>9. Interest and divided</li><li>10. Alimony, maint</li></ul>	l property lends enance or suppo	of business or profession or farm (attach detailed		\$ \$ \$		\$ \$	
that of dependents l 11. Social Security (Specify) <b>Food S</b>	or other govern	ment assistance		\$ \$	250.00	\$ \$ \$	
12. Pension or retire 13. Other monthly i (Specify)	ncome			\$ \$		\$	
				\$ 		\$ \$ 	
14. SUBTOTAL C	F LINES 7 TH	IROUGH 13		\$	250.00	\$	
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)			ı	\$	1,678.05	\$	
		<b>ONTHLY INCOME</b> : (Combine column totals tal reported on line 15)	from line 15;		\$	1,678.0	 5

(Report

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Page 25 of 31

IN RE Perez, Maria M.

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Debtor(s)

Case No. \_

#### SCHEDILE L. CURRENT EXPENDITURES OF INDIVIDUAL DERTOR(S)

SCHEDULE 3 - CORRENT EM ENDITORES OF INDIVIDUAL DEDITOR	.(6)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the dependence on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	350.00
a. Are real estate taxes included? Yes No ✓	T	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	
c. Telephone	\$	100.00
d. Other Haircuts & Personal Hygeine	\$	50.00
<del></del>	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	423.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Child Care Expense	\$	200.00
Transportation For School	\$	80.00
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,678.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$1,678.05
b. Average monthly expenses from Line 18 above	\$1,678.00
c. Monthly net income (a. minus b.)	\$ 0.05

IN RE Perez, Maria M.

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Debtor(s)

Case No. \_ (If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **16** sheets, and that they are

Date: <b>February 18, 2009</b>	Signature: /s/ Maria M. Perez  Maria M. Perez	Debto
Date:	Signature:	
		(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND S	GNATURE OF NON-ATTORNEY BANKRUPTCY PETITION	PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or guid	nat: (1) I am a bankruptcy petition preparer as defined in 11 U. debtor with a copy of this document and the notices and informatio elines have been promulgated pursuant to 11 U.S.C. § 110(h) sett given the debtor notice of the maximum amount before preparing any that section.	on required under 11 U.S.C. §§ 110(b), 110(h) ing a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, or	f Bankruptcy Petition Preparer So	ocial Security No. (Required by 11 U.S.C. § 110.)
	s not an individual, state the name, title (if any), address, and so	
Address		
Signature of Bankruptcy Petition Preparer		rate
Names and Social Security numbers of is not an individual:	f all other individuals who prepared or assisted in preparing this doc	cument, unless the bankruptcy petition prepared
If more than one person prepared thi	s document, attach additional signed sheets conforming to the app	propriate Official Form for each person.
A bankruptcy petition preparer's faili imprisonment or both. 11 U.S.C. § 1	ure to comply with the provision of title 11 and the Federal Rules of 10; 18 U.S.C. § 156.	of Bankruptcy Procedure may result in fines or
DECLARATION UN	DER PENALTY OF PERJURY ON BEHALF OF CORPO	RATION OR PARTNERSHIP
I, the	(the president or other officer or a	an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) name schedules, consisting ofknowledge, information, and believed.	the partnership) of thed as debtor in this case, declare under penalty of perjury thesheets (total shown on summary page plus 1), and that thef.	at I have read the foregoing summary and ney are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Doc 1

Filed 02/18/09

Entered 02/18/09 02:10:09

Desc Main

Document Page 27 of 31 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No
Perez, Maria M.		Chapter 7
	Debtor(s)	• ———

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009: approx. \$1,560.00; 2008: approx. \$19,500.00; and 2007: approx. \$19,445.00.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Food Stamps

2009: approx. \$500.00; 2008: approx. \$3.000.00: and 2007: approx. \$2,160.00.

Case 09-05100	Doc 1	Filed 02/18/09	Entered 02/18/09 02:10:09	Desc Main
		Document	Dana 28 of 31	

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING complaint

COURT OR AGENCY AND LOCATION Circuit Court of Cook County,

STATUS OR DISPOSITION pending.

**Daimler Chrysler Financial** Services Americas, LLC v. Maria

Perez, 08 M1 132076

**Municipal Division, First District** 

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 09-05100 Doc 1	Filed 02/18/09 Document	Entered 02/18/09 Page 29 of 31	02:10:09	Desc Main
9. Payments related to debt counseling or bankr		1 ago 20 01 01		
None List all payments made or property transferry consolidation, relief under bankruptcy law of this case.				
10. Other transfers				
None a. List all other property, other than property absolutely or as security within <b>two years</b> is chapter 13 must include transfers by either petition is not filed.)	mmediately preceding t	he commencement of this cas	se. (Married del	otors filing under chapter 12 or
None b. List all property transferred by the debtor we device of which the debtor is a beneficiary.	vithin <b>ten years</b> immedia	ately preceding the commence	ment of this cas	e to a self-settled trust or similar
11. Closed financial accounts				
None List all financial accounts and instruments he transferred within <b>one year</b> immediately procertificates of deposit, or other instruments; brokerage houses and other financial institution accounts or instruments held by or for either petition is not filed.)	receding the commence shares and share accountions. (Married debtors	ment of this case. Include c nts held in banks, credit unio filing under chapter 12 or ch	hecking, saving ons, pension fur apter 13 must i	gs, or other financial accounts, ids, cooperatives, associations, include information concerning
NAME AND ADDRESS OF INSTITUTION Bank Of America Box 25118 Tampa, FL 33622-5118	AND AMOU	NUMBER OF ACCOUNT INT OF FINAL BALANCE ccount/ 002915481592	AMOUNT A OR CLOSING (\$276.98) 12	
12. Safe deposit boxes				
None List each safe deposit or other box or deposit preceding the commencement of this case. (aboth spouses whether or not a joint petition	Married debtors filing un	nder chapter 12 or chapter 13	must include be	oxes or depositories of either or

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>February 18, 2009</b>	Signature /s/ Maria M. Perez	
	of Debtor	Maria M. Perez
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Desc Main

Filed 02/18/09 Entered 02/18/09 02:10:09
Document Page 31 of 31
United States Bankruptcy Court
Northern District of Illinois

IN RE:		Case No.		
Perez, Maria M.		Chapter <b>7</b>		
Debto				
	IVIDUAL DEBTOR'S STATE state. (Part A must be fully complete	EMENT OF INTENTION  red for <b>EACH</b> debt which is secured by property of the		
Property No. 1				
Creditor's Name:	Describe Pr	roperty Securing Debt:		
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at Redeem the property)	t least one):			
Reaffirm the debt		(for everyle evoid lier using 11 U.S.C. § 522(F))		
☐ Other. Explain	exempt	_ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property No. 2 (if necessary)				
Creditor's Name:	Describe Pr	roperty Securing Debt:		
Property will be (check one):  Surrendered Retained	I			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	t least one):	(for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  Claimed as exempt Not claimed as	exempt			
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three columns of Par	t B must be completed for each unexpired lease. Attach		
Property No. 1				
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
continuation sheets attached (if any)				
I declare under penalty of perjury that the a personal property subject to an unexpired le		to any property of my estate securing a debt and/or		
Date: February 18, 2009	/s/ Maria M. Perez			
	Signature of Debtor			

Signature of Joint Debtor